

19th October 2023

The General Manager
Department of Corporate Services,
BSE Limited,
1st Floor, P J Towers, Dalal Street,
Mumbai - 400 001.

Sub: Disclosure to the Stock Exchange as per Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 – **54 (2)**

Company: Mahindra Rural Housing Finance Ltd (MRHFL)

Dear Sir/Madam,

Please find enclosed herewith Annexure in prescribed format.

For Mahindra Rural Housing Finance Ltd

Name: **Mr. Dharmesh Vakharia**
Designation: Chief Financial Officer

Mahindra Rural Housing Finance Limited

CIN : U65922MH2007PLC169791

Registered Office: Mahindra Towers, P.K.Kurane Chowk, Worli, Mumbai 400 018.

Corporate Office: Unit No. 203, Amity Building, Piramal Agastya Corporate Park, Opposite Fire Brigade Station, Kamani Junction, L.B.S Main Road, Kurla (West), Mumbai-400 070.

Telephone No. : 91 22 62929800

Website : www.mahindrashomefinance.com ; Email : customercare.mrhfl@mahfin.com

Security cover as on 30th September 2023

Rs. In Lakhs

Column A	Column B	Column C i	Column D ii	Column E iii	Column F iv	Column G v	Column H vi	Column I vii	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars		Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security*	Eliminati on (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					
	Secured Redeemable listed (Non convertible Debenture)	Debt for which this certifica te being issued	Other Secured Debt	Debt for which this certifica te being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excludin g items covered in column		debt amount considere d more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ^{viii}	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+ N)	
		Book Value	Book Value	Yes/ No	Book Value	Book Value						Relating to Column F			
ASSETS														-	
Property,Plant and Equipment				Yes	20.10	-	4,096.32		4,116.42			37.77		37.77	
Capital Work-in-Progress							-		-					-	
Right of Use Assets							8,137.50		8,137.50					-	
Goodwill							-		-					-	
Intangible Assets							706.42		706.42					-	
Intangible Assets under Development							-		-					-	
Investments							31,489.46		31,489.46					-	
Loans		1,04,808.71	3,19,194.12				2,38,482.74		6,62,485.57		1,04,808.71			1,04,808.71	
Trade Receivables							-		-					-	
Cash and cash equivalents							19,268.69		19,268.69					-	
Bank Balance other than Cash and cash equivalents							21,529.47		21,529.47					-	
Others							19,176.61		19,176.61					-	
Total	-	1,04,808.71	3,19,194.12	-	20.10	-	3,42,887.21	-	7,66,910.14	-	1,04,808.71	37.77	-	1,04,846.48	

LIABILITIES													
Debt securities to which this certificate pertains#		1,00,418.80			28,648.70	-		28,648.70	1,00,418.80				
Other debt sharing pari-passu charge with above debt#			-		-			-	-				
Other Debt													
Subordinated debt#							48,159.09		48,159.09				
Borrowings#									-				
Bank#			2,45,531.95				-		2,45,531.95				
Debt Securities#							1,70,736.59		1,70,736.59				
Others							34,082.43		34,082.43				
Trade payables							4,314.64		4,314.64				
Lease Liabilities							9,180.68		9,180.68				
Provisions							1,433.06		1,433.06				
Others							5,785.78		5,785.78				
Total		-	1,00,418.80	2,45,531.95	-	28,648.70	-	2,73,692.28	28,648.70	6,19,643.03	-	-	-
Cover on Book Value			1.04										
Cover on Market Value^{ix}													
	Exclusive Security Cover Ratio		1.04										

All the loan assets provided as security for listed secured NCD are on the basis of book value

Includes Interest accrued but not due as on reporting period

* Loans in column H is net of provision

Market value of Pune Property as on 25th March 2023

For and on behalf of the Board of Directors
Mahindra Rural Housing Finance Limited
CIN: U65922MH2007PLC169791

Date : 19 October 2023
Place : Mumbai

Dharmesh Vakharia
Chief Financial Officer